

FRAUD CHARGED AGAINST PHOENIX

Bitter Condemnation of Practices of Accident Insurance Company.

REFORM IS PROMISED

Insurance Commissioners Present Evidence in Public Statement.

Bitter as has been the condemnation of some of the leading accident and sickness insurance companies by the examining committee of the National Convention of Insurance Commissioners, as already told in The Times-Dispatch, it would seem that the severest punishment has been reserved for use in connection with the affairs of the Phoenix Preferred Accident Insurance Company, of Detroit. The words "fraud," "deceit," "subterfuge" and "false statements" all the report given to the press yesterday on this concern.

It was stated to the committee, however, that the settlements criticized were largely made under a management which was superseded in October, 1910. The present management, like most of the others who were faced with ruin, promised prompt and efficient action to right the wrongs brought out in this investigation.

Variety of Methods. The committee says: "The frauds (or worse) perpetrated by this company vary in degree from those involving what is in effect, the theft of a policy contract, on the one hand, and the unreasonable requirement that the beneficiary have an administrator appointed in order to become qualified to make a claim and receive an indemnity as small as \$1,000, on the other, to adjustments of disability claims whereby liability for partial disability covering a few days was evaded by a snap settlement on total disability, through misrepresentation either on the part of the home office or the company's field representative."

Beneficiaries living abroad, asserts the committee, rarely get anything. Not only is the policy of silence, it is charged, in regard to claims followed, as is the case with similar concerns, but in addition the accumulation benefit is apparently ignored. "Its files," proceeds the statement, "show a large number of cases where, by the simple process of either ignoring letters or postponing replies for unreasonable periods, the claimant

The Hardman Tone Quality

Is wonderful indeed. It is the marvel of professional musicians the world over.

It is the pride of hundreds of thousands of homes.

Let us send you a free catalog of the Hardman Piano.

Walter D. Moses & Company,
103 E. Broad St.
Oldest Music House in Va. and N. C.

has been worn out and the liability thus evaded, or else the claimant forced to an unjust compromise."

Cases in Point. In the case of Frank Harmon, whose policy called for \$300, it appears that the insured was killed on December 5, 1908, and that the company's policy was issued to him and paid for on November 25, 1908. It was, however, left with the agent, and was the policy of another concern which expired on December 7, 1908, with the understanding that the latter policy would be allowed to lapse. Four days after the death of the insured, with the full knowledge, it is stated, of the facts, wrote the home office asking that it send him a rider of endorsement stating that such policy was not in force until the other expired. The company asked the agent to send in the policy, which was done, and the company then apparently made the endorsement, in accordance with the suggestion of the agent. The company was sued, and won on its insurance. The widow of William Link turned over his policy to the agent to get the insurance money. It was sent to the company, and the agent was reprimanded for sending in a preliminary proof of death, the company saying in a letter that "it may cause us trouble." Later, the company, in reply to letters from the widow's attorney, asserted that it was unable to find the claim. "As the result of this flagrant larceny of the claimant's evidence," says the insurance commissioners, "the company forced a compromise with the insured's widow, though informed that she was in destitute circumstances."

INSTRUCTS MILITIA



Captain George F. Baltzell, U. S. A., detailed under new act of Congress for duty with Virginia Volunteers. (Photo by W. W. Foster.)

with two small children, one of them but four months old."

Claim Was Reduced. Joshua C. Shull, a farmer, was accidentally killed while hunting crows. His occupation was reduced to that of a hunter, and the indemnity paid on the lower scale.

W. R. Bexington was accidentally killed by a fall. The claim seems to have been regular, but the company wrote: "We do not see of what benefit to the family the claim is going to be, unless it may be of some assistance to you in 'bluffing' them down to \$100."

The bluff is said to have worked. While crossing a canal in a leaky boat, Charles Spatz was drowned. The claim was prorated on the ground that he had exposed himself to obvious risk, although he could swim. The examiner comments: "In the correspondence are very interesting suggestions by the agent, among others to pay the undertaker and secure possession of the policy in that way."

There are many policy holders of all the companies referred to in Virginia, and some of them are regularly licensed and have agents in this State.

GLASS IS PREPARING TO FIRE BROADSIDE

In His Speech at Ashland To-Night He Will Make Further Charges Against Senator Swanson.

[Special to The Times-Dispatch.] Washington, D. C., August 18.—In his speech at Ashland to-morrow, Congressman Carter Glass expects to fire a broadside load into Senator Claude A. Swanson, making further charges concerning the holding of stock by Senator Claude A. Swanson in the American Tobacco Company. He will also go deeply, it is understood, into the question of whether J. S. B. Thompson was instrumental in having Mr.

Swanson named by Governor Mann to fill the unexpired term of the late Senator Daniel.

Upon being asked to-night if the statement concerning these matters was ready for the papers, Mr. Glass said that because of having been busily engaged in the House all day, he had not had time to prepare the matter, but that he would be heard from at Ashland to-morrow. He does not consider Senator Swanson's answer to his charges in any other light, to use his own words, than a "confession" and efforts will be made to-morrow to put the junior Senator in a hole.

FARMER'S FAMILY HAS CLOSE CALL

[Special to The Times-Dispatch.] Tazewell, Va., August 18.—Adam Ritter, a farmer living near here, and several members of his family, had an almost miraculous escape from being killed by a freight train at the Tazewell station this morning. Mr. Ritter had driven to the station in a buggy to meet his family, and in returning had to cross the railroad track, which cars for the Tazewell depot were being shifted. He had succeeded in getting nearly across the track when the buggy was struck by the shifting cars and almost entirely demolished.

The women sitting in the rear of the buggy jumped, and were uninjured, but the buggy was demolished.

Tate Released on Bond. [Special to The Times-Dispatch.] Danville, Va., August 18.—Rev. D. P. Tate, a former insurance, rental and real estate man of this city, who was given a preliminary hearing in the Mayor's court yesterday on four fraudulent charges, three of which were dismissed, but the fourth being sent on to the grand jury for further investigation, was released from jail to-day on a \$3,000 bond, his attorney being his bondsman.

A box of delicious, toothsome Chocolate, free with every two-time Want Ad. in The Times-Dispatch, paid for in advance at the counter. Get it to-day.

\$1.50 ROUND TRIP

TO
Old Point, Buckroe,
Ocean View, Norfolk,
Cape Henry and
Va. Beach

Every Sunday Via

C & O

The Dustless Double Track Line

Two Trains, 8:30 and 9 A. M.
A fast, clean ride over rock ballast double track.
C & O passengers can remain at Ocean View until 7:30 P. M.
Combined rail and water trip, giving ten hours at the seaside.

WEEK-END RATES:

Tickets sold Friday and Saturday good returning on all trains until Monday.

\$3.00 Round Trip to Old Point and Norfolk.

\$3.25 Round Trip to Virginia Beach.

Inventory Sale of Rountree Baggage

Trunks, Bags, Suit Cases and Leather Novelties

In order to reduce our stock before inventory we offer to you the most complete line of Trunks, Bags, Suit Cases and Leather Novelties in the entire South, at a big saving in price. The Rountree factory-to-you policy of selling goods cuts out all middlemen's profit, thereby making a saving to you of about half. If you ever expect at any time to carry baggage, you owe it to your self-interest to take advantage of this greatest of sales.

Below we quote a few of the many bargains to be found during this sale

Reductions throughout the store range from 20 per cent. to 33 1/2 per cent., with the exception of Wardrobe Trunks, Thermos Bottles, Durham Duplex and Gillette Safety Razors.

Trunks

\$5.50, now \$3.60
\$7.00, now \$5.40
\$8.50, now \$6.80
\$10.00, now \$7.75
\$12.00, now \$9.60
\$15.00, now \$12.00
\$18.00, now \$15.75
\$25.00, now \$21.65

We have a large assortment of Trunks not mentioned in the above list, which have been materially reduced in price.

Suit Cases

\$5.00, now \$3.25
\$6.00, now \$4.25
\$7.00, now \$5.25
\$7.50, now \$5.75
\$9.50, now \$6.15
\$10.50, now \$6.60
\$12.00, now \$7.75

We have other Suit Cases at proportionately low prices.

Steamer and Auto Rugs

In beautiful patterns and colors, now reduced from 25 to 33 1/2 per cent. It will pay you to investigate these values.

25%

Reductions

On All Ladies'

Hand Bags

and Leather

Novelties.

Such as Library Sets, Toilet Sets, Manicure Sets, Card Sets, etc.

Extra Special

A few Cowhide Traveling Bags, full leather lined, brass lock and trimmings, a \$10.00 Bag,

\$5.00

Our entire line of Sterling Silver and Silver-Plated

Picture Frames

at half-price. This means less than cost to you.

Umbrellas

Of every style and material. During this sale we offer our \$1.00 and \$1.50 Umbrellas at 75c.

Rattan and Matting

Traveling Bags and

Suit Cases

Are light and durable. They will give good service and have the advantage of being light in weight. Now reduced 25 to 33 1/2 per cent.

"Factory To You"

H. W. Rountree & Bro., TRUNK AND BAG COMPANY
703 East Broad Street

News of South Richmond

South Richmond Bureau, The Times-Dispatch, 403 Hull Street, Phone Madison 115.

The application of Dr. Levy, of the Board of Health, for three additional health officers for duty in the city has called the attention of residents of this ward to the fact that they have been neglected, as they say, in this particular. They call attention to the fact that, although a health officer frequently visits this section of the city, he has no regular hours of calling, merely visiting this ward when a complaint is sent to the Board of Health by some one in South Richmond.

While this condition of affairs is good in theory, in fact it works badly, for, as these citizens say, an officer calling in this way does not cover the ground. Neighbors of a certain man, for instance, who is allowing a condition of things in his yard or house, which in the end would result in ill health to some one, will be fearful of sending a complaint about one of their neighbors, for a public duty is neglected, leading to ill health. Several residents have pointed out the fact that there have already been cases of typhoid in the Washington Ward due to improper conditions in this respect. They are hoping that when the new officers are appointed one of them will be detailed to cover South Richmond.

This detailed officer, said one man, should be a man familiar with the community, so that he may know the spots where unhealthful conditions prevail. It would be a difficult position for any one to fill among his neighbors, but there is no reason, say some, why as a public officer, this man should not be impartial.

There is every reason to believe that this matter is being attended to, and that upon the appointment of the three men mentioned provision will be made for South Richmond.

Arrested on Serious Charge. A serious case will come up before the Police Court at South Richmond this morning at 9 o'clock, when George Wampler, white, aged twenty-two, appears before Justice Maurice to answer the charge of having brought against him by a resident of Washington Ward, Wampler was arrested yesterday and locked up.

Big Democratic Meeting. The first important political event of the season will be the meeting Monday night under the auspices of the Democratic Club

Church. In the morning Rev. T. O. Delaney will preach at 11 o'clock.

Sergeant Peterfield Vest, of the Third Police Station, returned yesterday from a trip to Chesapeake Bay, where he went to hunt and fish.

Gilbert Larus, of Chestnut Hill, has returned to his home after spending some weeks with Mr. and Mrs. Charles W. Morrisette at Middleham.

E. P. Vest, son of Sergeant Peterfield Vest, is slowly recovering from an attack of rheumatism.

Mr. and Mrs. J. P. Smoak, of Cordova, S. C., are visiting their son, T. G. Smoak, of 1119 Dock Street, South Richmond.

Mrs. John L. Martin is ill at her home, 215 East Tenth Street.

C. Moore of Farmville, is visiting her sister, Mrs. E. B. Howie, of 108 East Eleventh Street. Mrs. Howie is also entertaining as her guests Misses Emma and Gladys Shackelford, of Urbana.

Master Ralph Hall, of 23 East Fifth Street, entertained several of his friends at a birthday party on Thursday evening. Among those present were Misses Eula Bell, Grace Williams, Lola Johnston, Elsie Moore, Marie Moore, Ruby Moore and Gladys Bell, and Messrs. Ralph Hall, Alvin Hall, Carlisle Hall, Robert Moore, Earl Duvant, Graham Johnston and David Coleman. A very enjoyable evening was spent in playing games and partaking of refreshments.

Wilton Maddrea, who fell down the well of John Dunn, has now recovered from his exciting experience, but says that the memory of it will linger with him for some time.

McWhirt—Beach.

[Special to The Times-Dispatch.] Fredericksburg, Va., August 18.—Allen Marshall McWhirt, of Spotsylvania county, and Miss Sarah Olive Beach, of Stafford county, were married at Antioch Church, in the latter county, Wednesday evening by Rev. W. R. Hardesty.

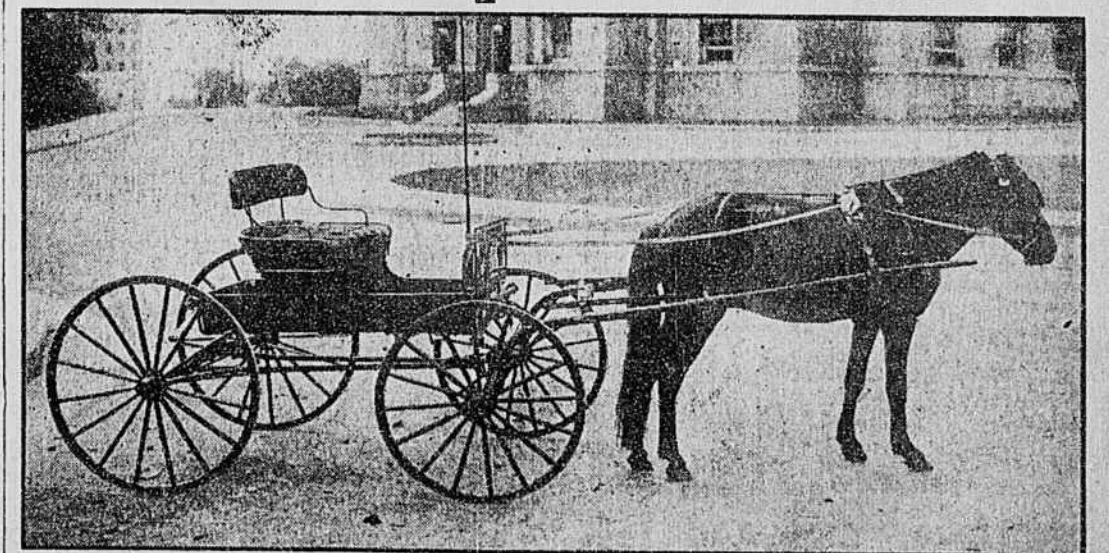
W. Fred. Richardson's

Storage and Transfer Department, Main and Belvidere Sts.

Hauling, Packing and Storing High-Grade Household Goods.

Phones: Madison 843, day; Monroe 142, night.

One of the Capital Prizes in Times-Dispatch Contest



A photograph of "Charley Boy," one of the ponies that is to be given away by The Times-Dispatch, as taken in Capitol Square a few days ago. "Charley Boy" is a beautiful Welsh pony, three years old, dark bay color, and stands 10 1/2 hands high. The pony, harness and buggy are included in the outfit.

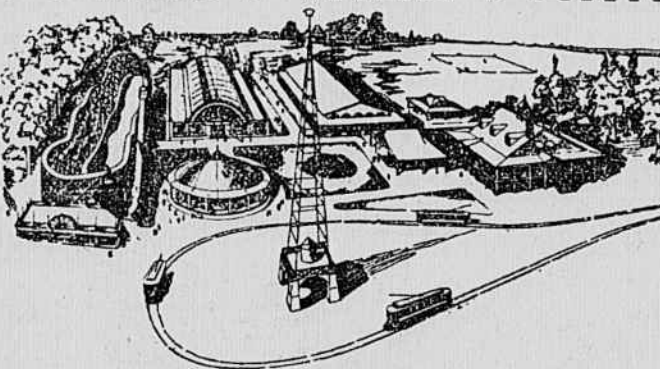
FREE RIDES

Compliments of
The Times-Dispatch

For a limited time every copy of each week day issue of The Times-Dispatch will be equal in value to TEN CENTS.

EVERY WEEK DAY FOR A LIMITED TIME THE TIMES-DISPATCH WILL PRINT TWO COUPONS, which will be honored if presented on the date named on the coupon, for one FREE RIDE on the MERRY-GO-ROUND and one FREE RIDE on the TOBOGGAN SLIDE at

FOREST HILL PARK



The Times-Dispatch has arranged with the management of Beautiful Forest Hill Park for an unlimited number of Free Rides to all who present the coupons which will appear in the daily issues of the paper. Every morning except Sunday for two weeks beginning Monday, Aug. 14, the coupons will be printed in The Times-Dispatch, and all you have to do is to use them on the day or evening of the day of the date printed on the coupon.

TO-DAY'S COUPONS

If Presented on SATURDAY, Aug. 19, this Coupon will be Accepted as Payment for
One Ride on Merry-go-Round at Forest Hill Park
Coupon will be honored day or night.
19 Compliments of THE TIMES-DISPATCH. 19

If Presented on SATURDAY, Aug. 19, this Coupon will be Accepted as Payment for
One Ride on Toboggan Slide at Forest Hill Park
Coupon will be honored day or night.
19 Compliments of THE TIMES-DISPATCH. 19

WEEK-END RATES:
Tickets sold Friday and Saturday good returning on all trains until Monday.
\$3.00 Round Trip to Old Point and Norfolk.
\$3.25 Round Trip to Virginia Beach.